



## Certificate of Registration

QUALITY MANAGEMENT SYSTEM - AFCC Best Practice Standard

This is to certify that: Credit Associates

5050 Quorum Drive, Suite 700

Dallas Texas 75254 USA

Holds Certificate No: AFCC 720935

and operates a Quality Management System which complies with the requirements of AFCC Best Practice Standard for the following scope:

The provision of debt settlement services in accordance with the Best Practices of Accredited AFCC Member Checklist.

For and on behalf of BSI:

Carlos Pitanga, Chief Operating Officer Assurance – Americas

Original Registration Date: 2019-11-21 Latest Revision Date: 2019-11-21 Effective Date: 2019-11-21 Expiry Date: 2022-11-20

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...making excellence a habit."